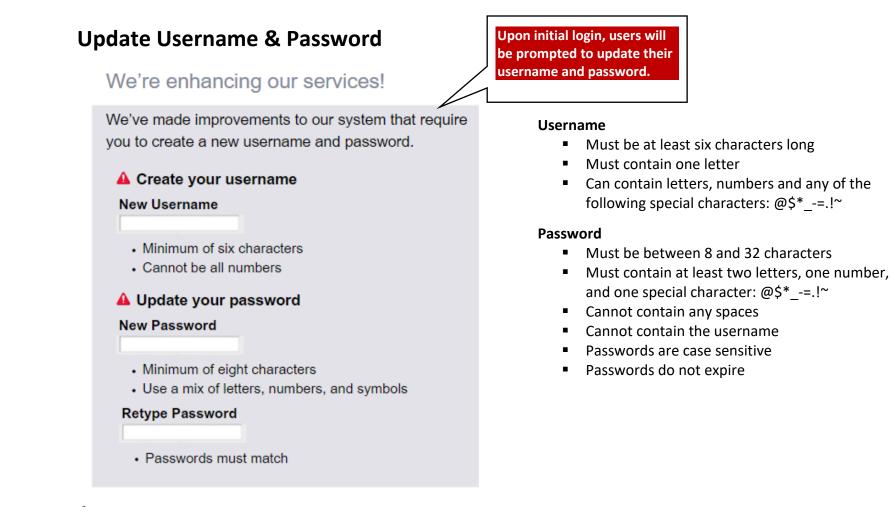
CONSUMER MEMBERS DIGITAL BANKING REGISTRATION & LOGIN



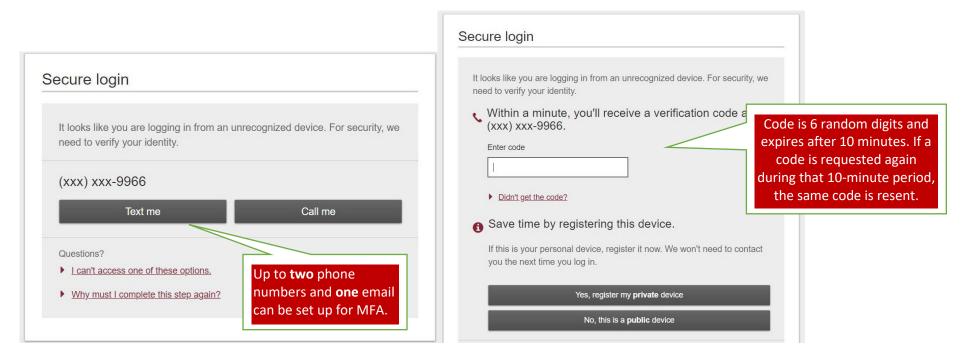
First Login After Conversion



CONSUMER MEMBERS DIGITAL BANKING REGISTRATION & LOGIN



Multifactor Authentication (MFA)



IMPORTANT: Only during first-time login will users have the text option. Users will not have the ability to add or edit their MFA channels. Upon subsequent logins, text will only be available if 1) text was used for that phone upon initial login or 2) the user enabled the phone for text via their My Settings screen.

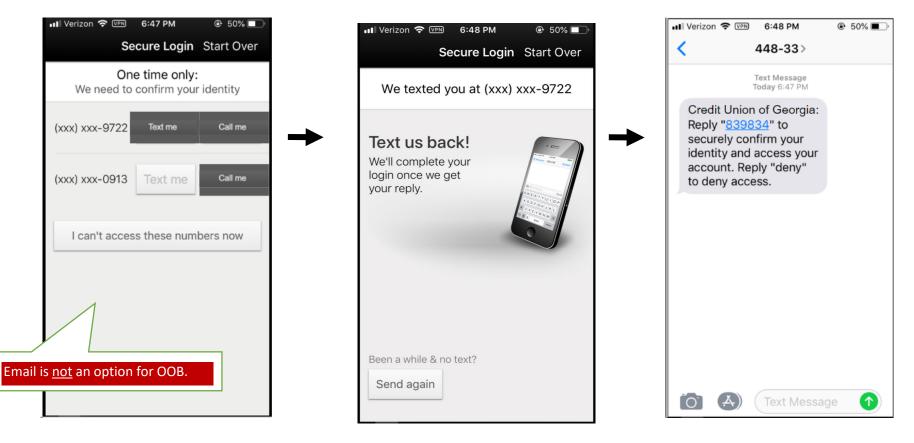
If users register the device, a device identifier is left in several places within the user's browser and the user will not be prompted for a verification code upon future logins.

Either button takes the user in to Online Banking.

CONSUMER MEMBERS DIGITAL BANKING REGISTRATION & LOGIN



Out of Band Authentication (OOB)



"Call me" - Upon answering the call, the user will be prompted to press a number on their phone keypad.